IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik Examiner: Jessica Lemieux

Serial No.: 10/644,110 Group Art Unit: 4172

Filed: August 20, 2003 Docket: 11202

Title: NET PRESENT VALUE FORECAST FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited via facsimile transmission to the U.S. Patent and

Trademark Office on December 11, 2008.

By: /George H. Gates/ Name: George H. Gates

AMENDMENT UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated July 9, 2008, please amend the above-identified application as follows.